

-----Original Message-----

From: Connie Jo Wolf [mailto:conniejowolf@yahoo.com]

Sent: Saturday, July 15, 2006 2:07 AM

To: Public Hearing

Subject: The Wal-Mart Monopoly

It seems to me that Wal-Mart is trying to take over everything in this country. They are one of the largest (if not THE largest) corporate entity in America.

If they manage to become a bank, who's to say that other banks won't be driven under in the same way that other businesses disappear in Wal-Mart-"gifted" areas?

A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses. This could devastate some cities and towns.

I certainly wouldn't trust Wal-Mart to manage my money. I won't even shop there anymore.

This is a serious issue, and I urge you to consider the effect that they would have if they were to become a bank. In addition, I ask that you attend the hearing on this topic and listen to the comments and concerns of the witnesses. This is too critical of a decision to miss.

Thank you for your time.

Connie Jo Wolf